

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Darlene Mullins | Social Security number or ITIN | xxx-xx-7749 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court | District of New Jersey | Date case filed in chapter | 13 6/5/13 |
| Case number: | 13-22472-ABA | Date case converted to chapter | 7 7/29/16 |

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|---|--|------------------------------|
| 1. Debtor's full name | Darlene Mullins | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 124 Meadowlark Road Stratford, NJ 08084 | |
| 4. Debtor's attorney Name and address | John Hargrave Law Offices John W. Hargrave 117 Clements Bridge Road Barrington, NJ 08007-1803 | Contact phone (856) 547-6500 |
| 5. Bankruptcy trustee Name and address | John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Rd Barrington, NJ 08007 | Contact phone (856) 547-6500 |

For more information, see page 2 >

Debtor **Darlene Mullins**Case number **13-22472-ABA**

| | | |
|---|--|--|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856 | 401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 8/5/16 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. | September 16, 2016 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101 |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | The presumption of abuse does not arise. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/15/16 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | |
| 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Darlene Mullins
 Debtor

Case No. 13-22472-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db
 513987449 +Darlene Mullins, 124 Meadowlark Road, Stratford, NJ 08084-1912
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676,
 Columbus, OH 43218-2676)
 513987444 +Camden County Superior Court, 101 South Fifth Street, Camden, NJ 08103-4001
 514036694 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 513987453 +Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
 513987454 +Parkside Resorts, 1827 Merrimac Trail, Williamsburg, VA 23185-5905
 513987456 +The Law Offices Of Dawn J Leeds, 1206 N Delaware Street, Paulsboro, NJ 08066-1321
 513987457 +United Collection Bureau, Inc, PO Box 1448, Maumee, OH 43537-8448
 514217564 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 513987459 +Zucker Goldberg And Ackerman, LLC, 200 Sheffield Street Suite 301, PO Box 1024,
 Mountainside, NJ 07092-0024
 513987460 #+Zwicker & Associates PC, 1101 Laurel Oak Rd, Suite 130, Voorhees, NJ 08043-4322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: info@hargravelaw.com Aug 05 2016 22:39:28 John Hargrave,
 Law Offices John W. Hargrave, 117 Clements Bridge Road, Barrington, NJ 08007-1803
 tr +EDI: FJWHARGRAVE.COM Aug 05 2016 22:33:00 John W. Hargrave,
 Law Offices of John W. Hargrave, 117 Clements Bridge Rd, Barrington, NJ 08007-1803
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 05 2016 22:40:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Aug 05 2016 22:40:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514188275 +E-mail/Text: bncmail@w-legal.com Aug 05 2016 22:40:39 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513987441 +EDI: AMEREXPR.COM Aug 05 2016 22:34:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 514245250 EDI: BECKLEE.COM Aug 05 2016 22:33:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 513987442 EDI: BANKAMER.COM Aug 05 2016 22:34:00 Bank Of America, PO Box 15716,
 Wilmington, DE 19886-5716
 513987443 EDI: TSYS2.COM Aug 05 2016 22:33:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 513987445 EDI: WFNNB.COM Aug 05 2016 22:34:00 Chadwicks Of Boston, PO Box 659728,
 San Antonio, TX 78265-9728
 513987446 +EDI: CAUT.COM Aug 05 2016 22:33:00 Chase, PO Box 901076, Fort Worth, TX 76101-2076
 513987447 EDI: DISCOVER.COM Aug 05 2016 22:34:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 514011086 +EDI: TSYS2.COM Aug 05 2016 22:34:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514007445 +EDI: TSYS2.COM Aug 05 2016 22:34:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514015070 EDI: DISCOVER.COM Aug 05 2016 22:34:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513987450 +EDI: LTDFINANCIAL.COM Aug 05 2016 22:35:00 Ltd Financial Services,
 7322 Southwest FWY Ste 1600, Houston, TX 77074-2134
 513987451 E-mail/Text: camanagement@mtb.com Aug 05 2016 22:40:11 M & T Bank, PO Box 767,
 Buffalo, NY 14240
 514094000 E-mail/Text: camanagement@mtb.com Aug 05 2016 22:40:11 M&T Bank, P.O. Box 1288,
 Buffalo, New York 14240
 513987452 +EDI: TSYS2.COM Aug 05 2016 22:34:00 Macys, PO Box 8218, Mason, OH 45040-8218
 514162066 EDI: Q3G.COM Aug 05 2016 22:35:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 514207517 EDI: Q3G.COM Aug 05 2016 22:35:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 513987455 EDI: SEARS.COM Aug 05 2016 22:34:00 Sears Credit Cards, PO Box 183082,
 Columbus, OH 43218-3082
 514218077 +EDI: WFFC.COM Aug 05 2016 22:34:00 Wells Fargo Bank, NA, Attn: Bankruptcy Dept.,
 MAC #D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
 513987458 +EDI: WFFC.COM Aug 05 2016 22:34:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513987448 ##+Dynia & Associates, LLC, 4849 N Milwaukee Ave, Suite 801, Chicago, IL 60630-2680

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 35

Date Rcvd: Aug 05, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John Hargrave on behalf of Debtor Darlene Mullins info@hargravelaw.com
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com; jwh@trustesolutions.net
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 7